

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:  
ANDREA S. ZERBINI  
Debtor(s)

Bankruptcy No. 18-20535-JAD

Chapter 13

ANDREA S. ZERBINI  
Movant(s)

Related to Doc. No.

REGIONAL ACCEPTANCE  
CORPORATION  
RONDA J. WINNECOUR, TRUSTEE  
Respondent(s)

**AMENDMENT COVER SHEET**

Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are transmitted herewith:

\_\_\_\_\_ Voluntary Petition - *Specify reason for amendment:*

\_\_\_\_\_ Official Form 6 Schedules (Itemization of Changes Must Be Specified)

\_\_\_\_\_ Summary of Schedules

\_\_\_\_\_ Schedule A - Real Property

X Schedule B - Personal Property – **amend 2013 Hyundai Elantra due to total loss from 7/28/2020 accident**

X Schedule C - Property Claimed as Exempt – **amend exemptions for 2013 Hyundai Elantra insurance proceeds from GEICO**

X Schedule D - Creditors holding Secured Claims

Check one:

\_\_\_\_\_ Creditor(s) added

X NO creditor(s) added – **amend Regional Acceptance Corporation claim to reflect payoff provided to GEICO**

\_\_\_\_\_ Creditor(s) deleted

\_\_\_\_\_ Schedule E - Creditors Holding Unsecured Priority Claims

Check one:

\_\_\_\_\_ Creditor(s) added

\_\_\_\_\_ NO creditor(s) added

\_\_\_\_\_ Creditor(s) deleted

\_\_\_\_\_ Schedule F - Creditors Holding Unsecured Nonpriority Claims

Check one:

\_\_\_\_\_ Creditor(s) added

\_\_\_\_\_ NO creditor(s) added

\_\_\_\_\_ Creditor(s) deleted

\_\_\_\_\_ Schedule G - Executory Contracts and Unexpired Leases

Check one:

\_\_\_\_\_ Creditor(s) added

\_\_\_\_\_ NO creditor(s) added

\_\_\_\_\_ Creditor(s) deleted

\_\_\_\_\_ Schedule H - Codebtors

\_\_\_\_\_ Schedule I - Current Income of Individual Debtor(s)

\_\_\_\_\_ Schedule J - Current Expenditures of Individual Debtor(s)

\_\_\_\_\_ Statement of Financial Affairs

\_\_\_\_\_ Chapter 7 Individual Debtor's Statement of Intention

\_\_\_\_\_ Chapter 11 List of Equity Security Holders

\_\_\_\_\_ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims

\_\_\_\_\_ Disclosure of Compensation of Attorney for Debtor

**NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES**

Pursuant to Fed.R.Bankr.P. 1009(a) and Local Bankruptcy Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the U.S. Trustee, the trustee in this case, and to entities affected by the amendment as follows:

Regional Acceptance Corporation  
PO Box 1847  
Wilson, NC 27894

MOYNIHAN LAW PC

Dated: August 19, 2020

By: /s/ Mark G. Moynihan  
Mark G. Moynihan, Esquire  
Attorney for Debtor(s)  
PA 307622  
2 Chatham Center, Suite 230  
Pittsburgh, PA 15219  
Phone: (412) 889-8535  
Fax: (800) 997-8192  
Email: mark@moynihanlaw.net

Note: An amended matrix of creditors added by the amendment must be submitted on disk with the amendment. Attorneys filing electronically on the Case Management/Electronic Case Filing System may add creditors to the case electronically.

**Fill in this information to identify your case and this filing:**

Debtor 1 **Andrea S. Zerbini**  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **WESTERN DISTRICT OF PENNSYLVANIA**

Case number **18-20535-JAD**

☒ Check if this is an amended filing

Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

**5 Cross Street**

Street address, if available, or other description

**Crafton** **PA** **15205-2709**  
 City State ZIP Code

**Allegheny**  
 County

**What is the property?** Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
<b>\$133,520.00</b>	<b>\$133,520.00</b>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Fee simple**

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

**Debtor's property and home, FMV based on market comparables (zillow.com)**  
**Location: 5 Cross Street, Crafton PA 15205-2709**

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

**\$133,520.00**

**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 **Andrea S. Zerbini**Case number (if known) **18-20535-JAD****3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**☐ No☒ Yes

3.1 Make: **Hyundai**  
 Model: **Elantra**  
 Year: **2013**  
 Approximate mileage: **60000**  
 Other information:

**Debtor's auto insurance, GEICO, declared a total loss as a result of a loss which occurred on 7/28/2020. GEICO will pay the settlement amount of \$9,300.79 and the lienholder has provided a payoff in the amount of \$1,778.89**

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$9,300.79****\$9,300.79****4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No☐ Yes

**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>**

**\$9,300.79****Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No☒ Yes. Describe.....

**Bedrooms: armoire, bunk bed, canopy bed, day bed, double bed, king bed, queen bed, lounge chair, chest of drawers, desk, dresser, futon, lamp, two nightstands, vanity table, wall shelves**  
**Location: 5 Cross Street, Crafton PA 15205-2709**

**\$1,000.00**

**Bathroom: towels, cabinet, mirror, wall shelves**  
**Location: 5 Cross Street, Crafton PA 15205-2709**

**\$150.00**

**Nursery: changing table, toy ches, table and chair set, cradle, crib, dresser, lamp, mirror, playpen, stroller, toddler bed**  
**Location: 5 Cross Street, Crafton PA 15205-2709**

**\$250.00**

**Living Room: area rug, book case, book shelf, cabinet, arm chair, lounge chair, overstuffed chair, recliner, rocking chair, chest of drawers, credenza, curio cabinet, entertainment center, futon, lamp, mirror, ottoman, papizon chair, side table, loveseat, sofa, speakers, coffee table, TV**  
**Location: 5 Cross Street, Crafton PA 15205-2709**

**\$1,500.00**

Debtor 1 **Andrea S. Zerbini**Case number (if known) **18-20535-JAD**

**Kitchen: grill, kitchen table and chairs, dishwasher, refrigerator, freezer, high chair, microwave, range, tea cart, small appliances, silverware, flatware**  
**Location: 5 Cross Street, Crafton PA 15205-2709**

**\$800.00**

**Dining Room: cabinet, table and chairs, china, drop-leaf table, lamp, magazine rack, mirror, wall shelves**  
**Location: 5 Cross Street, Crafton PA 15205-2709**

**\$750.00**

**Home office: office chair, arm chair, computer desk, computer, printer, fax machine, filing cabinet, lamp, shelves**  
**Location: 5 Cross Street, Crafton PA 15205-2709**

**\$400.00**

**Miscellaneous household goods and furnishings: air conditioner, aquarium, CD player, folding chairs, wall clock, grandfather clock, easel, exercise bike and equipment, treadmill, fan, golf bag, guitar, piano, pottery, sewing machine, suitcase, vacuum cleaner, water cooler**  
**Location: 5 Cross Street, Crafton PA 15205-2709**

**\$2,000.00****7. Electronics**

*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☒ No☐ Yes. Describe.....**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No☒ Yes. Describe.....

**Books and CD's**  
**Location: 5 Cross Street, Crafton PA 15205-2709**

**\$150.00****9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No☒ Yes. Describe.....

**One camcorder, two cameras**  
**Location: 5 Cross Street, Crafton PA 15205-2709**

**\$150.00****10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

☒ No☐ Yes. Describe.....**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No☒ Yes. Describe.....

**Clothing and shoes**  
**Location: 5 Cross Street, Crafton PA 15205-2709**

**\$500.00**

Debtor 1 **Andrea S. Zerbini**Case number (if known) **18-20535-JAD****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☒ Yes. Describe.....

**Mink fur coat, costume jewelry, school ring**  
**Location: 5 Cross Street, Crafton PA 15205-2709**

**\$1,500.00****13. Non-farm animals***Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....****\$9,150.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?**

**Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.

**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☐ No☒ Yes.....**Cash****\$40.00****17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

17.1.

**Dollar Bank checking account****\$93.31**

17.2.

**First Niagara checking account****\$0.00****18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

Debtor 1 **Andrea S. Zerbini**Case number (if known) **18-20535-JAD**☒ No☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☒ No☐ Yes. List each account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes.....

Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**  
Do not deduct secured claims or exemptions.**28. Tax refunds owed to you**☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☒ No

Debtor 1 **Andrea S. Zerbini**Case number (if known) **18-20535-JAD**☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund  
value:**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples: Accidents, employment disputes, insurance claims, or rights to sue*☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$133.31****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to Part 6.☐ Yes. Go to line 38.**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**☒ No. Go to Part 7.☐ Yes. Go to line 47.**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?***Examples: Season tickets, country club membership*☒ No☐ Yes. Give specific information.....**54. Add the dollar value of all of your entries from Part 7. Write that number here .....****\$0.00**



Debtor 1 **Andrea S. Zerbini**Case number (if known) **18-20535-JAD****Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 .....			<b>\$133,520.00</b>
56. Part 2: Total vehicles, line 5	<b>\$9,300.79</b>		
57. Part 3: Total personal and household items, line 15	<b>\$9,150.00</b>		
58. Part 4: Total financial assets, line 36	<b>\$133.31</b>		
59. Part 5: Total business-related property, line 45	<b>\$0.00</b>		
60. Part 6: Total farm- and fishing-related property, line 52	<b>\$0.00</b>		
61. Part 7: Total other property not listed, line 54	<b>\$0.00</b>	+	
62. Total personal property. Add lines 56 through 61...	<b>\$18,584.10</b>		Copy personal property total <b>\$18,584.10</b>
63. Total of all property on Schedule A/B. Add line 55 + line 62			<b>\$152,104.10</b>

## Fill in this information to identify your case:

Debtor 1	<b>Andrea S. Zerbini</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF PENNSYLVANIA		
Case number (if known)	18-20535-JAD		

☒ Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own  Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
<b>5 Cross Street Crafton, PA 15205-2709 Allegheny County Debtor's property and home, FMV based on market comparables (zillow.com) Location: 5 Cross Street, Crafton PA 15205-2709</b> Line from <i>Schedule A/B</i> : 1.1	<b>\$133,520.00</b>	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(1)</b>
<b>2013 Hyundai Elantra 60000 miles Debtor's auto insurance, GEICO, declared a total loss as a result of a loss which occurred on 7/28/2020. GEICO will pay the settlement amount of \$9,300.79 and the lienholder has provided a payoff in the amount of \$1,778.89</b> Line from <i>Schedule A/B</i> : 3.1	<b>\$9,300.79</b>	<input checked="" type="checkbox"/> \$3,775.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(2)</b>

Debtor 1 **Andrea S. Zerbini**

Case number (if known)

**18-20535-JAD**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>2013 Hyundai Elantra 60000 miles</b> <b>Debtor's auto insurance, GEICO,</b> <b>declared a total loss as a result of a</b> <b>loss which occurred on 7/28/2020.</b> <b>GEICO will pay the settlement</b> <b>amount of \$9,300.79 and the</b> <b>lienholder has provided a payoff in</b> <b>the amount of \$1,778.89</b> Line from Schedule A/B: 3.1	<b>\$9,300.79</b>	<input checked="" type="checkbox"/> <b>\$3,746.90</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Bedrooms: armoire, bunk bed,</b> <b>canopy bed, day bed, double bed,</b> <b>king bed, queen bed, lounge chair,</b> <b>chest of drawers, desk, dresser,</b> <b>futon, lamp, two nightstands, vanity</b> <b>table, wall shelves</b> <b>Location: 5 Cross Street, Crafton PA</b> <b>15205-2709</b> Line from Schedule A/B: 6.1	<b>\$1,000.00</b>	<input checked="" type="checkbox"/> <b>\$1,000.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Bathroom: towels, cabinet, mirror,</b> <b>wall shelves</b> <b>Location: 5 Cross Street, Crafton PA</b> <b>15205-2709</b> Line from Schedule A/B: 6.2	<b>\$150.00</b>	<input checked="" type="checkbox"/> <b>\$150.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Nursery: changing table, toy ches,</b> <b>table and chair set, cradle, crib,</b> <b>dresser, lamp, mirror, playpen,</b> <b>stroller, toddler bed</b> <b>Location: 5 Cross Street, Crafton PA</b> <b>15205-2709</b> Line from Schedule A/B: 6.3	<b>\$250.00</b>	<input checked="" type="checkbox"/> <b>\$250.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Living Room: area rug, book case,</b> <b>book shelf, cabinet, arm chair,</b> <b>lounge chair, overstuffed chair,</b> <b>recliner, rocking chair, chest of</b> <b>drawers, credenza, curio cabinet,</b> <b>entertainment center, futon, lamp,</b> <b>mirror, ottoman, papizon chair, side</b> <b>table, loveseat,</b> Line from Schedule A/B: 6.4	<b>\$1,500.00</b>	<input checked="" type="checkbox"/> <b>\$1,500.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Kitchen: grill, kitchen table and</b> <b>chairs, dishwasher, refrigerator,</b> <b>freezer, high chair, microwave,</b> <b>range, tea cart, small appliances,</b> <b>silverware, flatware</b> <b>Location: 5 Cross Street, Crafton PA</b> <b>15205-2709</b> Line from Schedule A/B: 6.5	<b>\$800.00</b>	<input checked="" type="checkbox"/> <b>\$800.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Dining Room: cabinet, table and</b> <b>chairs, china, drop-leaf table, lamp,</b> <b>magazine rack, mirror, wall shelves</b> <b>Location: 5 Cross Street, Crafton PA</b> <b>15205-2709</b> Line from Schedule A/B: 6.6	<b>\$750.00</b>	<input checked="" type="checkbox"/> <b>\$750.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>

Debtor 1 **Andrea S. Zerbini**

Case number (if known)

**18-20535-JAD**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>Home office: office chair, arm chair, computer desk, computer, printer, fax machine, filing cabinet, lamp, shelves</b> <b>Location: 5 Cross Street, Crafton PA 15205-2709</b> Line from Schedule A/B: <b>6.7</b>	<b>\$400.00</b>	<input checked="" type="checkbox"/> <b>\$400.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Miscellaneous household goods and furnishings: air conditioner, aquarium, CD player, folding chairs, wall clock, grandfather clock, easel, exercise bike and equipment, treadmill, fan, golf bag, guitar, piano, pottery, sewing machine, suitcase, vacuum clean</b> Line from Schedule A/B: <b>6.8</b>	<b>\$2,000.00</b>	<input checked="" type="checkbox"/> <b>\$2,000.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Books and CD's</b> <b>Location: 5 Cross Street, Crafton PA 15205-2709</b> Line from Schedule A/B: <b>8.1</b>	<b>\$150.00</b>	<input checked="" type="checkbox"/> <b>\$150.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>One camcorder, two cameras</b> <b>Location: 5 Cross Street, Crafton PA 15205-2709</b> Line from Schedule A/B: <b>9.1</b>	<b>\$150.00</b>	<input checked="" type="checkbox"/> <b>\$150.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Clothing and shoes</b> <b>Location: 5 Cross Street, Crafton PA 15205-2709</b> Line from Schedule A/B: <b>11.1</b>	<b>\$500.00</b>	<input checked="" type="checkbox"/> <b>\$500.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Mink fur coat, costume jewelry, school ring</b> <b>Location: 5 Cross Street, Crafton PA 15205-2709</b> Line from Schedule A/B: <b>12.1</b>	<b>\$1,500.00</b>	<input checked="" type="checkbox"/> <b>\$1,500.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(4)</b>
<b>Cash</b> Line from Schedule A/B: <b>16.1</b>	<b>\$40.00</b>	<input checked="" type="checkbox"/> <b>\$40.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Dollar Bank checking account</b> Line from Schedule A/B: <b>17.1</b>	<b>\$93.31</b>	<input checked="" type="checkbox"/> <b>\$93.31</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>

**3. Are you claiming a homestead exemption of more than \$160,375?**

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?☐ No☐ Yes

## Fill in this information to identify your case:

Debtor 1	<b>Andrea S. Zerbini</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF PENNSYLVANIA		
Case number (if known)	18-20535-JAD		

☒ Check if this is an amended filing

## Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

## 1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

## Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A	Column B	Column C
Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any

2.1 (Claim 2) Regional  
Acceptance Corporation

Creditor's Name

Describe the property that secures the claim:

\$1,778.89

\$9,300.79

\$0.00

2013 Hyundai Elantra 60000 miles  
Debtor's auto insurance, GEICO,  
declared a total loss as a result of a  
loss which occurred on 7/28/2020.  
GEICO will pay the settlement  
amount of \$9,300.79 and the  
lienholder has provided a payoff in  
the amo

266 Beacon Drive  
Winterville, NC 28590

Number, Street, City, State &amp; Zip Code

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset)

Purchase Money Security

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred 3/15/14

Last 4 digits of account number 9118

Debtor 1 **Andrea S. Zerbini**

Case number (if known)

**18-20535-JAD**

First Name

Middle Name

Last Name

**2.2 (Claim 4) PNC Bank, NA**

Creditor's Name

**3232 Newmark Drive  
Miamisburg, OH 45342**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**5 Cross Street Crafton, PA  
15205-2709 Allegheny County  
Debtor's property and home, FMV  
based on market comparables  
(zillow.com)  
Location: 5 Cross Street, Crafton PA  
15205-2709**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☒ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

**Purchase Money Mortgage**

**\$143,742.61**

**\$133,520.00**

**\$0.00**

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **7/17/09**

Last 4 digits of account number **7432**

**2.3 (Claim 6) Borough of Crafton**

Creditor's Name

**Jordan Tax Service, Inc.  
102 Rahway Road  
McMurray, PA 15317**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**5 Cross Street Crafton, PA  
15205-2709 Allegheny County  
Debtor's property and home, FMV  
based on market comparables  
(zillow.com)  
Location: 5 Cross Street, Crafton PA  
15205-2709**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☒ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

**Claim 10 Previous BK**

**\$514.75**

**\$133,520.00**

**\$0.00**

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **5/19/14**

Last 4 digits of account number

Debtor 1 **Andrea S. Zerbini** Case number (if known) **18-20535-JAD**  
 First Name Middle Name Last Name

2.4 **(Claim 7) Borough of Crafton** Describe the property that secures the claim: **\$1,199.99** **\$133,520.00** **\$0.00**  
 Creditor's Name

**Jordan Tax Service, Inc.**  
**102 Rahway Road**  
**McMurray, PA 15317**

Number, Street, City, State & Zip Code

**5 Cross Street Crafton, PA**  
**15205-2709 Allegheny County**  
**Debtor's property and home, FMV**  
**based on market comparables**  
**(zillow.com)**  
**Location: 5 Cross Street, Crafton PA**  
**15205-2709**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☒ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred **5/19/14** Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:  
 If this is the last page of your form, add the dollar value totals from all pages.  
 Write that number here:

**\$147,236.24**  
**\$147,236.24**

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

☐ Name, Number, Street, City, State & Zip Code **David Fein, Esquire** On which line in Part 1 did you enter the creditor? **2.2**  
**KML Law Group, P.C., Home Retention Dept** Last 4 digits of account number \_\_\_\_  
**Mellon Independence Center - Suite 5000**  
**701 Market Street**  
**Philadelphia, PA 19106**

☐ Name, Number, Street, City, State & Zip Code **Goehring Rutter & Boehm** On which line in Part 1 did you enter the creditor? **2.3**  
**437 Grant Street, 14th Floor** Last 4 digits of account number \_\_\_\_  
**Pittsburgh, PA 15219**

☐ Name, Number, Street, City, State & Zip Code **Goehring Rutter & Boehm** On which line in Part 1 did you enter the creditor? **2.4**  
**437 Grant Street, 14th Floor** Last 4 digits of account number \_\_\_\_  
**Pittsburgh, PA 15219**

☐ Name, Number, Street, City, State & Zip Code **Jordan Tax Service, Inc.** On which line in Part 1 did you enter the creditor? **2.3**  
**102 Rahway Road** Last 4 digits of account number \_\_\_\_  
**McMurray, PA 15317**

Debtor 1 **Andrea S. Zerbini**

First Name

Middle Name

Last Name

Case number (if known)

**18-20535-JAD**

☐

Name, Number, Street, City, State & Zip Code

**Jordan Tax Service, Inc.  
102 Rahway Road  
McMurray, PA 15317**

On which line in Part 1 did you enter the creditor? **2.4**

Last 4 digits of account number \_\_\_\_

☐

Name, Number, Street, City, State & Zip Code

**KML Law Group, P.C.  
Mellon Independence Center - Suite 5000  
701 Market Street  
Philadelphia, PA 19106**

On which line in Part 1 did you enter the creditor? **2.2**

Last 4 digits of account number \_\_\_\_

☐

Name, Number, Street, City, State & Zip Code

**PNC Bank, NA  
c/o KML Law Group, PC  
701 Market Street, Suite 5000  
Philadelphia, PA 19106**

On which line in Part 1 did you enter the creditor? **2.2**

Last 4 digits of account number \_\_\_\_

☐

Name, Number, Street, City, State & Zip Code

**Regional Acceptance Corporation  
PO Box 830913  
Birmingham, AL 35283**

On which line in Part 1 did you enter the creditor? **2.1**

Last 4 digits of account number \_\_\_\_

☐

Name, Number, Street, City, State & Zip Code

**Regional Acceptance Corporation  
Bankruptcy Section/100-50-01-51  
PO Box 1847  
Wilson, NC 27894**

On which line in Part 1 did you enter the creditor? **2.1**

Last 4 digits of account number **9118**

☐

Name, Number, Street, City, State & Zip Code

**Regional Acceptance Corporation  
Attention CDV Analyst  
1424 East Fire Tower Road  
Greenville, NC 27858**

On which line in Part 1 did you enter the creditor? **2.1**

Last 4 digits of account number \_\_\_\_



**Fill in this information to identify your case:**

Debtor 1 Andrea S. Zerbini  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number 18-20535-JAD  
(if known)

☒ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Andrea S. Zerbini  
Andrea S. Zerbini  
Signature of Debtor 1

X \_\_\_\_\_  
Signature of Debtor 2

Date August 19, 2020

Date \_\_\_\_\_